

Vision Reference Guide

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| Did you Know? | <ul style="list-style-type: none">• 75% of the U.S. population use some form of vision correction.• The average annual out of pocket cost without insurance for eye care is \$493.00.• Eye exams detect early warning signs of health conditions like diabetes, hypertension, and high cholesterol• 5% to 10% of preschoolers and 25% of school-aged children have vision problems | | |
| Employer Contribution | <ul style="list-style-type: none">• Employer Paid: 50 to 100% employer contribution for employees• Employee Core: 50-100% employer contribution for employees• 50% Employer Paid: 50-74% employer contribution for employees• Voluntary: 0-49% employer contribution for employees | | |
| Participation | <ul style="list-style-type: none">• Employer Paid, Employee Core, 50% Employer Paid: Minimum of 50% participation of total eligible employees• Voluntary: Two eligible, only ONE to enroll. | | |
| Dual Option | <ul style="list-style-type: none">• Not available for vision. Single option only. | | |
| Exam/Lenses/ Frames | <ul style="list-style-type: none">• 12/12/12• 12/12/24• 12/24/24• 24/24/24• Contacts are in lieu of eyeglass lenses. Glasses OR contacts may be received every benefit period but not both | | |
| Copay Options Exam/Materials | <ul style="list-style-type: none">• \$0/\$0• \$0/\$15• \$10/\$0 | <ul style="list-style-type: none">• \$10/\$10• \$10/\$20• \$10/\$25 | <ul style="list-style-type: none">• \$15/\$30• \$20/\$20• \$25/\$25 |
| Frame Allowance | <ul style="list-style-type: none">• \$100• \$130• \$150 | <ul style="list-style-type: none">• \$175• \$200* Frames that exceed the allowance may be eligible for additional discount | |
| Contact Lens Allowance | <ul style="list-style-type: none">• \$105• \$125• \$150 | <ul style="list-style-type: none">• \$175• \$200 | |
| S Plans 2nd Contact Lens Allowance | <ul style="list-style-type: none">• \$30• \$40• Allowance for both the contact lens and the fit/follow up.• Doesn't utilize a contact lens formulary.• Extra allowance gives members more value with lower out-of-pocket costs | | |
| SF Plans | <ul style="list-style-type: none">• Utilize a contact lens formulary. Fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay. Disposable contacts, up to 4 boxes are included when obtained from an in-network provider• Non-Formulary contact lenses have an allowance which is applied toward the purchase of contact lenses outside the Formulary. Contact lens copay is waived. Anything over allowance is paid by member• All other benefits are the same as S plans covering both in and out of network services. | | |
| Value Adds and Additional Discounts | <ul style="list-style-type: none">• Children's and Maternity Eye Care Benefit: Members aged 0-12 and members pregnant or breastfeeding are eligible for a 2nd exam and are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The 2nd exam and replacement benefits are the same as the initial benefits.• Additional Retinal Screening for Diabetics• Additional discounts for Noncovered lenses, LASIK procedures, and contacts order online.• 2-year rate guarantee | | |
| Terminology | <p>Polycarbonate- Made from a thinner, lighter material that offers better impact resistance than regular plastic lenses. Polycarbonate lenses also offer ultraviolet protection. <u>Covered in full for dependents up to age 19.</u></p> <p>Progressive- (aka no-line bifocal) A lens that gradually changes in power to provide clear distance, as well as intermediate and near vision with no segments. <i>Available at a discounted pricing.</i></p> <p>Photo chromic- (aka transition lens) These lenses darken on exposure to UV radiation and once UV is removed the lenses will return to a clear state. <i>Available at a discounted pricing.</i></p> | | |
| Fast Facts | <ul style="list-style-type: none">• 130,000+ access points. Our network is broken down by 52% private practice and 48% retail chains.• In network retail locations- uhcontacts.com, Costco, GlassesUSA, 1800Contacts, Warby Parker, Wal-Mart, Visionworks, For Eyes, EyeMasters, Eye Mart, Sams Club. <i>See Provider Network collateral for all Retail Chains.</i>• Lasik benefit through QualSight - Over 900 locations nationwide, 35% below national pricing, free consultation | | |
| Website | <ul style="list-style-type: none">• www.myuhcvision.com | | |
| Packaged Savings | <ul style="list-style-type: none">• \$2.00 packaged savings credit on Employer paid plans. Requires ongoing 75% employee participation. | | |

